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B1 (Official	Form 1)(1/	08)				oamon		igo ± o				
			United No			ruptcy of Illino					Vo	luntary Petition
	ebtor (if ind ki, Thoma		er Last, First	, Middle):				Name of Joint Debtor (Spouse) (Last, First, Middle): Winiecki, Shirley L				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
Last four di (if more than	igits of Soc. one, state all)	Sec. or Indi	vidual-Taxp	ayer I.D. ((ITIN) No./	Complete E	(if mo	our digits ore than one, s	state all)	r Individual-	Taxpayer l	I.D. (ITIN) No./Complete EIN
Street Addr	ess of Debto	*		and State)):	ZIP Code	Stree 38 Ro	Address of	f Joint Debtor ant Valley		reet, City,	and State): ZIP Code
County of F Winneb	Residence or	of the Prin	cipal Place o	of Busines		61114		ty of Reside	ence or of the	Principal Pl	ace of Bus	61114 iness:
Mailing Ad	dress of Deb	otor (if diffe	rent from st	reet addres	ss):		Maili	ng Address	of Joint Debt	or (if differe	ent from str	reet address):
					г	ZIP Code						ZIP Code
	Principal A			r			<u> </u>					
(Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.) □ Health C □ Single A in 11 U. □ Railroad □ Clearing □ Other □ Clearing □ Other □ T		(Checl lth Care Bu gle Asset R 1 U.S.C. § droad ckbroker nmodity Br aring Bank er Tax-Exe (Check bo)	eal Estate as 101 (51B)	s defined		the later 7 ter 9 ter 11 ter 12	Petition is F	hapter 15 f a Foreign hapter 15 f a Foreign e of Debts k one box)	Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding			
		Filing F	laa (Chaalr o	und Cod	er Title 26	of the Unite	d States e Code).	a perso	red by an indivi onal, family, or	household pur	rpose."	
Filing Fee (Check one box) ■ Full Filing Fee attached □ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. □ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				Chec	Debtor is k if: Debtor's to insider k all applica A plan is Acceptan	a small busin not a small b aggregate nor s or affiliates) able boxes: being filed w ces of the pla	usiness debtoncontingent last are less that ith this petition were solici	s defined i or as defin liquidated n \$2,190,0 ion. ited prepet	n 11 U.S.C. § 101(51D). ed in 11 U.S.C. § 101(51D). debts (excluding debts owed 00. ition from one or more S.C. § 1126(b).			
☐ Debtor of Debtor of	Administrates that estimates that estimates that ill be no fund	t funds will it, after any	l be available exempt proj	perty is ex	cluded and	administrat						FOR COURT USE ONLY
Estimated N 1- 49	Number of C 50- 99	reditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A \$0 to \$50,000	Assets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	1 \$500,000,001 to \$1 billion				
Estimated I \$0 to \$50,000	Liabilities	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				

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BI (Official Forfi	11 1)(1/08)		rage 2					
Voluntary		Name of Debtor(s): Winiecki, Thomas J Jr.						
(This page mus	at be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last	Winiecki, Shirley L	Iditional shoot)					
Location	All Filor Bankruptcy Cases Flied Within Last	Case Number:	Date Filed:					
Where Filed:	Winnebago County	08-71183	4/18/08					
Location Where Filed:	Winnebago	Case Number: 06-70297	Date Filed: 3/03/06					
Pen	ding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	n one, attach additional sheet)					
Name of Debto - None -	or:	Case Number:	Date Filed:					
District:		Relationship:	Judge:					
	Exhibit A		chibit B					
forms 10K an pursuant to So	eted if debtor is required to file periodic reports (e.g., ad 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.)	I, the attorney for the petitioner named have informed the petitioner that [he of 12, or 13 of title 11, United States Coof 12].	whose debts are primarily consumer debts.) I in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, de, and have explained the relief available ify that I delivered to the debtor the notice					
☐ Exhibit A	A is attached and made a part of this petition.	X /s/ Karl C. Koonmen	August 27, 2009					
		Signature of Attorney for Debtor(s Karl C. Koonmen						
	Exh	ibit C						
	Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition.							
	Exh	ibit D						
Exhibit I If this is a join	_	a part of this petition.	a separate Exhibit D.)					
Exhibit L	O also completed and signed by the joint debtor is attached a							
	Information Regardin	=						
•	(Check any ap Debtor has been domiciled or has had a residence, principa days immediately preceding the date of this petition or for	al place of business, or principal asse	ts in this District for 180					
	There is a bankruptcy case concerning debtor's affiliate, ge		-					
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	ipal place of business or principal as in the United States but is a defenda	sets in the United States in nt in an action or					
	Certification by a Debtor Who Reside (Check all appl		rty					
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked,	complete the following.)					
	(Name of landlord that obtained judgment)							
	(Address of landlord)							
	Debtor claims that under applicable nonbankruptcy law, th							
	the entire monetary default that gave rise to the judgment f Debtor has included in this petition the deposit with the co		*					
	after the filing of the petition. □ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).							

B1 (Official Form 1)(1/08) Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Winiecki, Thomas J Jr. Winiecki, Shirley L

Signatures Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Thomas J Winiecki, Jr.

Signature of Debtor Thomas J Winiecki, Jr.

X /s/ Shirley L Winiecki

Signature of Joint Debtor Shirley L Winiecki

Telephone Number (If not represented by attorney)

August 27, 2009

Date

Signature of Attorney*

X /s/ Karl C. Koonmen

Signature of Attorney for Debtor(s)

Karl C. Koonmen

Printed Name of Attorney for Debtor(s)

Loves Park Legal Clinic

Firm Name

The Professional Building 535 Loves Park Drive Loves Park, IL 61111

Address

815-654-3060 Fax: 815-654-9893

Telephone Number

August 27, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

X

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

Northern District of Illinois								
In re	Thomas J Winiecki, Jr. Shirley L Winiecki		Case No.					
		Debtor(s)	Chapter	7				

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Thomas J Winiecki, Jr. Thomas J Winiecki, Jr.
Date: August 27, 2009

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Thomas J Winiecki, Jr. Shirley L Winiecki		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Shirley L Winiecki
Shirley L Winiecki
Date: August 27, 2009

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Thomas J Winiecki, Jr.,		Case No.	
	Shirley L Winiecki			
•		Debtors	Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	100,000.00		
B - Personal Property	Yes	3	5,900.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		117,711.67	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		15,200.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	13		50,467.90	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,440.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,238.00
Total Number of Sheets of ALL Schedu	ıles	25			
	To	otal Assets	105,900.00		
			Total Liabilities	183,379.57	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Thomas J Winiecki, Jr.,		Case No	
	Shirley L Winiecki			
_		Debtors	Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	15,200.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	15,200.00

State the following:

Average Income (from Schedule I, Line 16)	1,440.00
Average Expenses (from Schedule J, Line 18)	2,238.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	1,564.00

State the following:

		-
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		17,211.67
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	11,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		4,200.00
4. Total from Schedule F		50,467.90
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		71,879.57

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B6A (Official Form 6A) (12/07)

In re	Thomas J Winiecki, Jr.,	Case No.
	Shirley L Winiecki	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

3814 Pleasant Valley Blvd Rockford, IL 61114		J	100,000.00	115,000.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **100,000.00** (Total of this page)

Total > **100,000.00**

operty

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Thomas J Winiecki, Jr.,	Case No.
	Shirley L Winiecki	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Х		
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking Account - Bank of America	J	100.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household Goods	J	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Clothing	J	500.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	x		
		(7)	Sub-Total of this page)	al > 1,600.00

2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Thomas J Winiecki, Jr.,	Case No
	Shirley L Winiecki	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Pro	perty N N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an educ defined in 26 U.S.C under a qualified St as defined in 26 U.S. Give particulars. (F record(s) of any suc 11 U.S.C. § 521(c).	. § 530(b)(1) or ate tuition plan S.C. § 529(b)(1). File separately the thinterest(s).			
12. Interests in IRA, ER other pension or proplans. Give particul	ofit sharing	nsion thru Local 134	J	Unknown
13. Stock and interests and unincorporated Itemize.	in incorporated X businesses.			
14. Interests in partners ventures. Itemize.	hips or joint X			
15. Government and co and other negotiable nonnegotiable instru	e and			
16. Accounts receivable	e. X			
17. Alimony, maintenar property settlements debtor is or may be particulars.	s to which the			
18. Other liquidated del including tax refund				
19. Equitable or future estates, and rights o exercisable for the debtor other than th Schedule A - Real I	r powers penefit of the ose listed in			
20. Contingent and non interests in estate of death benefit plan, I policy, or trust.	a decedent,			
21. Other contingent an claims of every natu tax refunds, counter debtor, and rights to Give estimated value.	re, including claims of the setoff claims.	08 Income Tax refund & stimulus	J	3,800.00
		C	Sub-Tota Total of this page)	al > 3,800.00

to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Thomas J Winiecki, Jr.,
	Shirley L Winiecki

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	19	96 Chevy Blazer	J	500.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)
Total >

500.00

1 ota1 >

5,900.00

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B6C (Official Form 6C) (12/07)

In re	Thomas J Winiecki, Jr.,	Case No.	
	Shirley L Winiecki		

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
□ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 3814 Pleasant Valley Blvd Rockford, IL 61114	735 ILCS 5/12-901	0.00	100,000.00
Checking, Savings, or Other Financial Accounts, C Checking Account - Bank of America	rertificates of Deposit 735 ILCS 5/12-1001(b)	100.00	100.00
Household Goods and Furnishings Household Goods	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Wearing Apparel Clothing	735 ILCS 5/12-1001(a)	500.00	500.00
Interests in IRA, ERISA, Keogh, or Other Pension of Pension thru Local 134	or Profit Sharing Plans 735 ILCS 5/12-704	0.00	Unknown
Other Contingent and Unliquidated Claims of Every 2008 Income Tax refund & stimulus	<u>/ Nature</u> 735 ILCS 5/12-1001(b)	3,800.00	3,800.00
Automobiles, Trucks, Trailers, and Other Vehicles 1996 Chevy Blazer	735 ILCS 5/12-1001(c)	0.00	500.00

Total: 5,400.00 105,900.00

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B6D (Official Form 6D) (12/07)

In re	Thomas J Winiecki, Jr.,
	Shirley L Winiecki

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_			_	_			
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	L C	U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. TL-IL01780710234924 Illinois Title Loans 4950 North 2nd St Loves Park, IL 61111			Deed of Trust 1996 Chevy Blazer		E D			
Account No. 13712112		J	Value \$ 500.00 Opened 8/20/04 Last Active 9/10/07				2,711.67	2,211.67
Litton Loan Servicing Attention: Bankruptcy 4828 Loop Central Drive Houston, TX 77081		J	Mortgage 3814 Pleasant Valley Blvd Rockford, IL 61114					
Account No.			Value \$ 100,000.00				115,000.00	15,000.00
Account No.			Value \$					
continuation sheets attached		<u> </u>	Value \$ (Total of t	l Subi his		- 1	117,711.67	17,211.67
Total (Report on Summary of Schedules)								

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B6E (Official Form 6E) (12/07)

In re	Thomas J Winiecki, Jr.,	Case No.
	Shirley L Winiecki	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account he debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be eled

liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Subtotals" on each sheet. Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total on the Statistical Summary of Certain Liabilities and Related Data.
total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
Check this box it debtor has no creditors holding three-ched priority claims to report on this schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (12/07) - Cont.

In re	Thomas J Winiecki, Jr.,	Case No.
	Shirley L Winiecki	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ODEBTOR NLIQUIDATED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM INGENT OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) 1996-2007 Account No. 1996,2001,2002,2003,2004,2007 Income Illinois Department of Revenue 0.00 11,000.00 11,000.00 2001 Account No. 2001 Income Taxes **IRS** 4,200.00 **Department of the Treasury** Kansas City, MO 64999-0030 J 4,200.00 0.00 Account No. Account No. Account No. Subtotal 4,200.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) 15,200.00 Schedule of Creditors Holding Unsecured Priority Claims 11,000.00 4,200.00 (Report on Summary of Schedules) 15,200.00 11,000.00 Case 09-73650 Doc 1 Filed 08/27/09 Entered 08/27/09 13:06:47 Desc Main Document Page 18 of 56

B6F (Official Form 6F) (12/07)

In re	Thomas J Winiecki, Jr., Shirley L Winiecki		Case No.	
_		Debtors	7	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

			· · · · · · · · · · · · · · · · · · ·			_		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C		N G	Z L L Q D L	T F	3 J	AMOUNT OF CLAIM
Account No. 76055			2008 Rainbow Academy	T	D A T E D		Ī	
Account Recovery Services, Inc. P.O.Box 2526 Loves Park, IL 61132		J	,					5,036.07
Account No.		T	2005	T	Т	T	1	
Alden Park Strathmoor 5668 Strathmoor Dr Rockford, IL 61107		J						
Account No. 412912503	╀	╀	Opened 7/01/01 Last Active 12/01/01	\perp	L	Ļ	1	Unknown
Americredit Po Box 183853 Arlington, TX 76096		н	Automobile					Halmaura
Account No.	╀	╀	2008	+	L	Ļ	4	Unknown
Anatowind Music Clinic 615 Eighth St Beloit, WI 53511		J	Service					
								25.00
			(Total of t	Subt)	5,061.07

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B6F (Official Form 6F) (12/07) - Cont.

In re	Thomas J Winiecki, Jr.,	C	Case No.
	Shirley L Winiecki		

CREDITOR'S NAME,	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFINGEN	UNLLQULDAT	DISPUTED	AMOUNT OF CLAIN
Account No. 14722462			2007	7	ΙE		
ARM PO Box 129 Thorofare, NJ 08086		J	Premier Bank Card		D		425.76
Account No. 518756	╂		2007	+	╁	╁	
Associated National Credit Bureau 7834 N 2nd St Unit 5 Machesney Park, IL 61115		J	Rockford Lutheran Schools				
							4,430.26
Account No. 8156367514137 At&T PO Box 8100 Aurora, IL 60507-8100	_	J	2008 Service				146.35
Account No. 08705700	┢		2009	十	H		
City of Rockford PO Box 1221 Rockford, IL 61105	-	J	Utility				94.35
Account No. D84408N1	\mathbf{l}		Plains Commerce Bank	+	-	\vdash	
Com Cred Sol 2921 Brown Trail, Suite 100 Bedford, TX 76021		н					644.00
Sheet no. 1 of 12 sheets attached to Schedule of				Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				5,740.72

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B6F (Official Form 6F) (12/07) - Cont.

In re	Thomas J Winiecki, Jr.,	Case N	0
	Shirley L Winiecki		

	С	Ни	sband, Wife, Joint, or Community	С	Ιυ	Гр	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBHOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXFLXGEX	UNLIQUIDAT	T F	AMOUNT OF CLAIM
Account No. 8798540453282265			2008	٦т	ΙE		
Comcast 4450 Kishwaukee Rockford, IL 61109		J	Cablevision		D		471.28
Account No. 3472104021	┢		2009	+	┝	┢	
Commonwealth Edison (Com Ed) Bill Payment Center Chicago, IL 60668-0001		J	Utility				798.21
Account No. D84408N1	\vdash		2007	+	┡	-	7 90.21
Complete Credit Solution 2921 Brown Trail Ste 100 Bedford, TX 76021		J	Credit Card				646.89
Account No. 543668101024			Opened 12/18/07 Last Active 4/21/08	+	\vdash	\vdash	
Cortrust Bk 500 E 60th St N Sioux Falls, SD 57104		н	CreditCard				433.00
Account No. 82472615	\vdash		Opened 8/20/04 Last Active 1/14/05	+	\vdash	-	400.00
Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062		Н	RealEstateSpecificTypeUnknown				Unknown
Sheet no. 2 of 12 sheets attached to Schedule of	_			Sub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of				2,349.38

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Thomas J Winiecki, Jr.,	C	Case No.
	Shirley L Winiecki		

CD CD PRODUCT MANGE	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	NLLQULD^	D I S P U T E D	AMOUNT OF CLAIM
Account No. 1522935066			11 Comcast Communications	 	DATED		
Crd Prt Asso 13355 Noel Rd Ste 2100 Dallas, TX 75240		Н			D		263.00
Account No. 905677253			Comcast		-		200.00
Crd Prt Asso 13355 Noel Rd Ste 2100 Dallas, TX 75240		Н					
							181.00
Account No. 1319528667 Crd Prt Asso 13355 Noel Rd Ste 2100		н	Insight Communications				
Dallas, TX 75240							132.00
Account No. 5489-5551-0390-4233			2004 Credit Card				
Creditor Interchange 80 Holtz Dr Buffalo, NY 14225		J	Credit Gard				
							885.98
Account No.	+		2009 Service				
DirecTV P.O. Box9001069 Louisville, KY 40290-1069		J					
							120.00
Sheet no. <u>3</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub			1,581.98

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B6F (Official Form 6F) (12/07) - Cont.

In re	Thomas J Winiecki, Jr.,	Case No.
	Shirley L Winiecki	

CDEDITORIC NAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	NL I QU I DAT	D I S P U T E D	AMOUNT OF CLAIN
Account No. 8255909149249085			2006	٦	T E D		
DISH Network Dept. 0063 Palatine, IL 60055-0063		J	Service		D		99.82
Account No. Q051309839 Erie Insurance 100 Erie Insurance Place East Hartford, CT 06128		J	2009 car insurance (\$285.00) & house insurance (\$266.00)				33.02
							551.00
Account No. 6004660073704524 Fashion Bug/soanb Attn: Bankruptcy 6356 Corley Rd Norcross, GA 30091		J	Opened 8/01/94 Last Active 5/01/02 CreditCard				Unknown
Account No. 407176011304	1		Opened 8/01/00 Last Active 12/01/01				
Fcnb Mstr Tr P.o. Box 3412 Omaha, NE 68197		J	CreditCard				Unknown
Account No. 5433628891421772	\dagger	\vdash	Opened 2/01/09 Last Active 3/12/09	+		\vdash	
First Premier Bank Po Box 5524 Sioux Falls, SD 57117		J	CreditCard				444.00
Sheet no4 of _12_ sheets attached to Schedule o	f	_	<u> </u>	Sub	tota	1 al	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Thomas J Winiecki, Jr.,	Case No.
	Shirley L Winiecki	

CDEDITODIC NAME	С	Hu	sband, Wife, Joint, or Community	C	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONT I NGEN		ISPUTED	AMOUNT OF CLAIN
Account No. 517800778883			Opened 12/19/07 Last Active 3/21/08 CreditCard	٦т	T E D		
First Premier Bank Po Box 5524		Н	or surrour u				
Sioux Falls, SD 57117							
							425.00
Account No. 11170360			Opened 2/01/08 CollectionAttorney Comed				
Harvard Collection 4839 N Elston Ave		J					
Chicago, IL 60630							
							510.00
Account No. 548955510390			Opened 2/03/02 Last Active 11/22/02 CreditCard				
Hsbc Bank		J					
Attn: Bankruptcy Po Box 5253		٦					
Carol Stream, IL 60197							Unknown
Account No. 99338527743	t		2004 Taxes				
Illinois Department of Revenue			Taxes				
PO Box 19043 Springfield, IL 62794-9043		J					
							11,000.00
Account No. 338527743	1		Taxes	+		\vdash	
IRS							
Department of the Treasury Kansas City, MO 64999-0030		J					
							4,160.95
Sheet no. <u>5</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		_	(Total of	Sub			16,095.95

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B6F (Official Form 6F) (12/07) - Cont.

In re	Thomas J Winiecki, Jr.,	Case No.
	Shirley L Winiecki	

CREDITOR'S NAME,	Č	Нι	usband, Wife, Joint, or Community	Č	Ü	Ţ	5	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. 3738001	O D E B T O R	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. Med1 Advanced Periodontics	CONTINGENT	D A T			AMOUNT OF CLAIM
Account No. 3/38001	l		Medi Advanced Periodontics	'	Ė			
Mage & Price 707 Lake Cook Road Deerfield, IL 60015		J					_	258.00
Account No. 6111314030524899			Opened 8/01/00 Last Active 12/01/01		T	T	T	
Mercury Finc 4413 Roosevelt Rd Hillside, IL 60162		н	Automobile					Unknown
	-		0	+	╀	+	+	
Account No. 10417621 Mutual Management 401 E State St Rockford, IL 61104		J	Opened 7/01/08 CollectionAttorney City Of Rkfd Zoning/Planning					100.00
Account No. 10407730			Opened 5/01/08	T	t	t	+	
Mutual Management 401 E State St Rockford, IL 61104		J	CollectionAttorney City Of Rkfd Zoning/Parking					Unknown
Account No. 10331174	H	\vdash	2007	+	+	\dagger	+	
Mutual Management 401 E. State Street Rockford, IL 61104-1027		J	Alpine Bank					281.85
Sheet no. 6 of 12 sheets attached to Schedule of		•		Sub	tota	al	T	200.5
Creditors Holding Unsecured Nonpriority Claims			(Total of	his	pas	ge`) [639.85

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Thomas J Winiecki, Jr.,	Case No.
	Shirley L Winiecki	

Debtors

	<u>ر</u>	100	shand Wife laint or Community	1.	_	U	_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	IM	INGEN	OZL_QD_DAFED	DISPUTED	AMOUNT OF CLAIM
Account No. 690844			Opened 4/19/08 Last Active 6/08/09		Т	T E		
Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507		Н	Agriculture			D		443.00
Account No. 690844			Opened 9/01/06 Last Active 6/08/09		+	_		
Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507		н	Agriculture					1,304.39
Account No. 710999			Opened 3/06/06 Last Active 7/31/06		\dashv	-		1,55
Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507		J	Agriculture					Unknown
Account No. 710014			Opened 8/20/04 Last Active 2/06/06					
Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507		J	Agriculture					Unknown
Account No. 50766354499			Opened 7/01/99 Last Active 8/30/04		_	\dashv		
Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507		J	Agriculture					Unknown
Sheet no7 of _12_ sheets attached to Schedule of	-					otal		1,747.39
Creditors Holding Unsecured Nonpriority Claims			(To	tal of thi	s p	ag	e)	1,171.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Thomas J Winiecki, Jr.,	Case No.
	Shirley L Winiecki	

							_	
CREDITOR'S NAME,	C	Нι	usband, Wife, Joint, or Community	C	Ü	[
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C		CONTINGENT	Q U		- 1	AMOUNT OF CLAIM
Account No. 50766354604			Opened 8/02/04 Last Active 8/30/04	٦т	T E D			
Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507		J	Agriculture		D			Unknown
Account No. 2994135624			2003		Г			
Northwest Collections 3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008		J	Medical					115.00
Account No. 100940162			Opened 2/27/02 Last Active 8/24/04		Г	T	1	
Ocwen Loan 12650 Ingenuity Dr Orlando, FL 32826		Н	RealEstateSpecificTypeUnknown					Unknown
Account No. 89669			2008		T	T	1	
OSF Specialty Clinic 698 Featherstone Rd Rockford, IL 61110		J	Medical					130.00
Account No. 3688678			2009	T	T	T	\dagger	
Pay Day One PO Box 101842 Fort Worth, TX 76185		J	Loan					1,100.00
Sheet no. 8 of 12 sheets attached to Schedule of				Sub	tota	al	\dashv	1,345.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	this	pas	ge`	۱	1,345.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Thomas J Winiecki, Jr.,	Case No.
	Shirley L Winiecki	

	С	ни	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O	Ν	SPUTED	AMOUNT OF CLAIM
Account No.			2008	Т	T E		
Pierce & Associates 1 N. Dearborn Chicago, IL 60602		J	Atty Fees		D		Unknown
Account No. 405731001200			Opened 9/12/07 Last Active 10/08/07	+			
Plains Comm 5109 S Broadband Ln Sioux Falls, SD 57108		Н	CreditCard				
							471.00
Account No. 2883262 RcvI Per Mng 10501 Se Main Stre Portland, OR 97220		н	11 T Mobile Usa				326.00
Account No. 10331174 Rma/check It Po Box 6264 Rockford, IL 61125		J	Opened 4/01/05 Last Active 6/07/06 ReturnedCheck Winnebago County Animal Servic				
							55.00
Account No. 0870575R Rock River Water Reclamation Dist PO Box 6207 Rockford, IL 61125-1207		J	2009 Utility				200.42
Sheet no. 9 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			1,052.42

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B6F (Official Form 6F) (12/07) - Cont.

In re	Thomas J Winiecki, Jr.,	Case No.
	Shirley L Winiecki	

CDEDITOD'S NAME	С	Hu	sband, Wife, Joint, or Community	C	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N T	LQU	DISPUTED	AMOUNT OF CLAIM
Account No. Z76499			Med1 Osf Specialty Clinic		E D		
Rockford Mer 2502 S Alpine Rd Rockford, IL 61108		н					130.00
Account No. 1851			Opened 1/22/08 Last Active 2/28/08	+	+	-	100.00
Security Fin 209 Dawson Rd. Ste. 4b Columbia, SC 29223		J	Unsecured				242.00
Account No.	┢		2008	_	+		
Suisse Bank 1000 Jorie Blvd Ste 20 Oak Brook, IL 60523		J					4,000.00
Account No. 3011097401			2008	+	+	╁	4,000.00
The Cash Store 2424 S Alpine Road Rockford, IL 61108		J	Loan				517.78
Account No. 446	\vdash		2008	+	+		
Title Cash of Illinois 1728 E. Riverside Blvd Loves Park, IL 61111		J	1995 Dodge Caravan Reposessed				5,500.00
Sheet no. 10 of 12 sheets attached to Schedule of				Sub	otot	al	40,000 70
Creditors Holding Unsecured Nonpriority Claims			(Total	of this	pa	ge)	10,389.78

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Thomas J Winiecki, Jr.,	Case No.
	Shirley L Winiecki	

				—	_	_	_	
CREDITOR'S NAME,	CODEBTOR	Hu	sband, Wife, Joint, or Community	CON	UNL		7	
MAILING ADDRESS	Ď	Н	DATE CLADAWAG DIGUDDED AND	Ň	ŢË	S	ι	
INCLUDING ZIP CODE,	B	W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	H	ľ	. I i	ار	
AND ACCOUNT NUMBER	T	J	IS SUBJECT TO SETOFF, SO STATE.	N	Ų	P U T E	[AMOUNT OF CLAIM
(See instructions above.)	R	С	is sobject to seroit, so strile.	N G E N T	þ	5	5	
Account No. 493994833	┢	┢	2007	\dashv^{N}	I A		ŀ	
Account No. 493994033			Service		E	.		
L			Service	\vdash	۲	+	┥	
TMobile		١.						
PO Box 742596		J						
Cincinnati, OH 45274-2596								
								325.69
	L	┖		丄	丄	┸	\perp	
Account No.			2007					
	1		Overdraft					
US Bank								
5629 N 2nd St		J						
Loves Park, IL 61111-4664								
								930.03
Account No. 0932423817	┢	┢	2008	+	+	+	+	
Account No. 0932423617	l		2008					
L., .,								
Washington Mutual		١.						
Po Box 1093		J						
Northridge, CA 91328								
								557.63
	_	-		+	╄	+	4	
Account No. 4110290			Opened 2/01/02 Last Active 10/01/02					
			Automobile					
Wffinancial								
2501 Seaport Dr Ste Bh30		Н						
Chester, PA 19013								
								Halmann
								Unknown
Account No. 726882574			Opened 7/01/86 Last Active 5/01/01	T	Т	Ī	┪	
	ł	1	ChargeAccount		1			
Wfnnh/lana Bryant			-		1		- [
Wfnnb/lane Bryant	l	J			1			
4590 E Broad St	l				1			
Columbus, OH 43213	l	1			1			
					1			
	l	1			1			Unknown
		1		<u>.</u>	_		+	
Sheet no. 11 of 12 sheets attached to Schedule of				Sub				1,813.35
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pa	ge))	1,010.00

Case 09-73650 Doc 1 Filed 08/27/09 Entered 08/27/09 13:06:47 Desc Main Page 30 of 56 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Thomas J Winiecki, Jr.,	Case No.	
	Shirley L Winiecki		

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. 637927526 Wfnnb/new York & Compa 220 W Schrock Rd Westerville, OH 43081	C O D E B T O R	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. Opened 9/01/79 Last Active 4/01/01 ChargeAccount	C O N T I N G E N T T) 1		AMOUNT OF CLAIM
Account No. 301139318792 WoodForest National Bank PO Box 7889 Spring, TX 77387-7889	-	J	2008 Overdraft					Unknown
Account No.								1,556.19
Account No.								
Account No.								
Sheet no. 12 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			()	1,556.19
			(Report on Summary of S		Tot dul		- 1	50,467.90

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B6G (Official Form 6G) (12/07)

In re	Thomas J Winiecki, Jr.,	Case No.
	Shirley I. Winjecki	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-73650 Doc 1 Filed 08/27/09 Entered 08/27/09 13:06:47 Desc Main Document Page 32 of 56

B6H (Official Form 6H) (12/07)

In re	Thomas J Winiecki, Jr.,	Case No.
	Shirley L Winiecki	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

	Thomas J Winiecki, Jr.			
In re	Shirley L Winiecki		Case No.	
		Debtor(s)	-	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS	OF DEBTOR AND SP	OUSE		
Married	RELATIONSHIP(S): Daughter Son	AGE(S): 11 14			
Employment:	DEBTOR		SPOUSE		
Occupation	Electrician	Office			
Name of Employer	IBEW Local 134	Corporate Ser	vices		
How long employed	10 years	1 week			
Address of Employer					
	or projected monthly income at time case filed)		DEBTOR		SPOUSE
	and commissions (Prorate if not paid monthly)	\$	0.00	\$ _	975.00
2. Estimate monthly overtime		\$	0.00	\$ _	0.00
3. SUBTOTAL		\$	0.00	\$_	975.00
4. LESS PAYROLL DEDUCTION					
 a. Payroll taxes and social 	security	\$	0.00	\$ _	200.00
b. Insurance		\$	0.00	\$ _	0.00
c. Union dues		\$	0.00	\$_	0.00
d. Other (Specify):		\$	0.00	\$_	0.00
_		\$	0.00	\$_	0.00
5. SUBTOTAL OF PAYROLL I	DEDUCTIONS	\$	0.00	\$_	200.00
6. TOTAL NET MONTHLY TA	AKE HOME PAY	\$	0.00	\$_	775.00
7. Regular income from operatio	on of business or profession or farm (Attach detailed stat	tement) \$	0.00	\$	0.00
8. Income from real property		\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
dependents listed above	pport payments payable to the debtor for the debtor's use	e or that of \$	0.00	\$	0.00
11. Social security or government (Specify): Link Card	nt assistance	\$	665.00	\$	0.00
		\$	0.00	\$	0.00
12. Pension or retirement income	e	\$	0.00	\$	0.00
13. Other monthly income			_		
(Specify):			0.00	\$ _	0.00
		\$	0.00	\$ _	0.00
14. SUBTOTAL OF LINES 7 T	HROUGH 13	\$	665.00	\$_	0.00
15. AVERAGE MONTHLY INC	COME (Add amounts shown on lines 6 and 14)	\$	665.00	\$_	775.00
16. COMBINED AVERAGE M	ONTHLY INCOME: (Combine column totals from line	2 15)	\$	1,440	.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

	Thomas J Winiecki, Jr.			
In re	Shirley L Winiecki		Case No.	
		Debtor(s)	<u>-</u>	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	The average	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,058.00
a. Are real estate taxes included? Yes No _X_	'	•
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$	100.00
c. Telephone	\$	65.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	665.00
5. Clothing	\$	0.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	0.00
8. Transportation (not including car payments)	\$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	0.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	\$	2,238.00
20. STATEMENT OF MONTHLY NET INCOME	-	
a. Average monthly income from Line 15 of Schedule I	\$	1,440.00
b. Average monthly expenses from Line 18 above	\$	2,238.00
c. Monthly net income (a. minus b.)	\$	-798.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Thomas J Winiecki, Jr. Shirley L Winiecki	Case No.			
		Debtor(s)	Chapter	7	
			•		

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.				
Date	August 27, 2009	Signature	/s/ Thomas J Winiecki, Jr. Thomas J Winiecki, Jr. Debtor		
Date	August 27, 2009	Signature	/s/ Shirley L Winiecki Shirley L Winiecki Joint Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

	Thomas J Winiecki, Jr.			
In re	Shirley L Winiecki		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE
\$9,389.00 2009 YTD: Joint Dbt Employment Income
\$40,994.00 2008: Joint Dbt Employment Income
\$37,044.00 2007: Joint Dbt Employment Income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$1,200.00 2009 YTD Unemployment

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

White this the had been of except

c. *All debtors*: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

2

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

OP SC 897 Luthrin v. Tom & Judgment

COURT OR AGENCY

AND LOCATION

Winnebago County

Pending \$4580.24

Shirley Winiecki

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Title Cash of Illinois 1728 E. Riverside Blvd Loves Park, IL 61111 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN July 2009

DESCRIPTION AND VALUE OF PROPERTY 1995 Dodge Caravan Reposessed

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

3

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Loves Park Legal Clinic 535 Loves Park Drive Loves Park, IL 61111 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 8-19-2009 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

4

\$600.00

Credit Counseling 8-19-2009 \$50.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

Woodforest Bank

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE checking account

AMOUNT AND DATE OF SALE OR CLOSING

-\$600.00

12. Safe deposit boxes

None

Rockford, IL 61108

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY Page 40 of 56

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

ATORE OF BUSINESS ENDING DATES

None

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

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None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

DATE OF INVENTORY INVENTORY SUPERVISOR

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
OF WITHDRAWAL
OF WITHDRAWAL
OR DESCRIPTION AND
VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	August 27, 2009	Signature	/s/ Thomas J Winiecki, Jr.	
			Thomas J Winiecki, Jr.	
			Debtor	
Date	August 27, 2009	Signature	/s/ Shirley L Winiecki	
	_	-	Shirley L Winiecki	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re	Thomas J Winiecki, Jr. Shirley L Winiecki		Case No.	
		Debtor(s)	Chapter	7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of property of the estate. Attach ac			ed for EACH debt which is secured by
Property No. 1			
Creditor's Name: Illinois Title Loans		Describe Property Securing Debt: 1996 Chevy Blazer	
Property will be (check one):		<u>l</u>	
■ Surrendered	☐ Retained		
If retaining the property, I intend to (check a ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C.	. § 522(f)).
Property is (check one):			
■ Claimed as Exempt		☐ Not claimed as exe	mpt
		1	
Property No. 2			
Creditor's Name: Litton Loan Servicing		Describe Property Se 3814 Pleasant Valley Rockford, IL 61114	
Property will be (check one):		L	
■ Surrendered	☐ Retained		
If retaining the property, I intend to (check a ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C.	. § 522(f)).
Property is (check one):			
■ Claimed as Exempt		☐ Not claimed as exe	mpt
PART B - Personal property subject to unex Attach additional pages if necessary.)	pired leases. (All three	columns of Part B mus	st be completed for each unexpired lease.
Property No. 1]		
Lessor's Name: -NONE-	Describe Leased Pro	perty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO

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I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date	August 27, 2009	Signature	/s/ Thomas J Winiecki, Jr.	
			Thomas J Winiecki, Jr.	
			Debtor	
Date	August 27, 2009	Signature	/s/ Shirley L Winiecki	
			Shirley L Winiecki	
			Joint Debtor	

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Document Page 46 of 56 United States Bankruptcy Court Northern District of Illinois

In re	Thomas J Winiecki, Jr. Shirley L Winiecki		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPEN	SATION OF ATTO	RNEY FOR DE	EBTOR(S)
C	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation o	e 2016(b), I certify that I a	nm the attorney for y, or agreed to be pai	the above-named debtor and that d to me, for services rendered or to
	For legal services, I have agreed to accept		\$	600.00
	Prior to the filing of this statement I have received		\$	600.00
	Balance Due		\$	0.00
2. \$	299.00 of the filing fee has been paid.			
3. Т	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4. T	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5. l	■ I have not agreed to share the above-disclosed compe	nsation with any other person	unless they are mem	bers and associates of my law firm.
I	☐ I have agreed to share the above-disclosed compensate copy of the agreement, together with a list of the name			
6.]	In return for the above-disclosed fee, I have agreed to rer	der legal service for all aspec	ts of the bankruptcy of	ease, including:
b c	a. Analysis of the debtor's financial situation, and render b. Preparation and filing of any petition, schedules, state c. Representation of the debtor at the meeting of creditor d. [Other provisions as needed] Negotiations with secured creditors to re reaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on hou	ment of affairs and plan which is and confirmation hearing, a educe to market value; ex as as needed; preparation	n may be required; nd any adjourned hea emption planning	rings thereof;
7. F	By agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any disc any other adversary proceeding.	does not include the followin chargeability actions, jud	g service: icial lien avoidanc	es, relief from stay actions or
		CERTIFICATION		
	I certify that the foregoing is a complete statement of any ankruptcy proceeding.	agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in
Dated	i: August 27, 2009	/s/ Karl C. Koonr	nen	
		Karl C. Koonmer	1	
		Loves Park Lega		
		The Professiona 535 Loves Park I		
		Loves Park, IL 6		
		815-654-3060 Fa		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

B 201 (12/08)

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

X /s/ Karl C. Koonmen

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name of Attorney	Signature of Attorney	Date
Address:		
The Professional Building		
535 Loves Park Drive		
Loves Park, IL 61111		
815-654-3060		
	Certificate of Debtor	
I (We), the debtor(s), affirm that I (we) have	ve received and read this notice.	
Thomas J Winiecki, Jr.		
Shirley L Winiecki	m X /s/ Thomas J Winiecki, Jr.	August 27, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X _/s/ Shirley L Winiecki	August 27, 2009
	Signature of Joint Debtor (if any)	Date

Karl C. Koonmen

August 27, 2009

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United States Bankruptcy Court Northern District of Illinois

In re	Thomas J Winiecki, Jr. Shirley L Winiecki		Case No.	
	,	Debtor(s)	Chapter	7
	VER	IFICATION OF CREDITOR M		
		Number of	Creditors:	67
	The above-named Debtor(s) he (our) knowledge.	ereby verifies that the list of credito	ors is true and co	rrect to the best of my
Date:	August 27, 2009	/s/ Thomas J Winiecki, Jr.		
		Thomas J Winiecki, Jr.		
		Signature of Debtor		
Date:	August 27, 2009	/s/ Shirley L Winiecki		
		Shirley L Winiecki		
		Signature of Debtor		

Account Recovery Services, Inc. P.O.Box 2526
Loves Park, IL 61132

Alden Park Strathmoor 5668 Strathmoor Dr Rockford, IL 61107

Americredit Po Box 183853 Arlington, TX 76096

Anatowind Music Clinic 615 Eighth St Beloit, WI 53511

ARM
PO Box 129
Thorofare, NJ 08086

Associated National Credit Bureau 7834 N 2nd St Unit 5 Machesney Park, IL 61115

At&T PO Box 8100 Aurora, IL 60507-8100

City of Rockford PO Box 1221 Rockford, IL 61105

Com Cred Sol 2921 Brown Trail, Suite 100 Bedford, TX 76021

Comcast 4450 Kishwaukee Rockford, IL 61109

Commonwealth Edison (Com Ed) Bill Payment Center Chicago, IL 60668-0001 Complete Credit Solution 2921 Brown Trail Ste 100 Bedford, TX 76021

Cortrust Bk 500 E 60th St N Sioux Falls, SD 57104

Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062

Crd Prt Asso 13355 Noel Rd Ste 2100 Dallas, TX 75240

Crd Prt Asso 13355 Noel Rd Ste 2100 Dallas, TX 75240

Crd Prt Asso 13355 Noel Rd Ste 2100 Dallas, TX 75240

Creditor Interchange 80 Holtz Dr Buffalo, NY 14225

DirecTV P.O. Box9001069 Louisville, KY 40290-1069

DISH Network Dept. 0063 Palatine, IL 60055-0063

Erie Insurance 100 Erie Insurance Place East Hartford, CT 06128

Fashion Bug/soanb Attn: Bankruptcy 6356 Corley Rd Norcross, GA 30091 Fcnb Mstr Tr P.o. Box 3412 Omaha, NE 68197

First Premier Bank Po Box 5524 Sioux Falls, SD 57117

First Premier Bank Po Box 5524 Sioux Falls, SD 57117

Harvard Collection 4839 N Elston Ave Chicago, IL 60630

Hsbc Bank Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197

Illinois Department of Revenue

Illinois Department of Revenue PO Box 19043 Springfield, IL 62794-9043

Illinois Title Loans 4950 North 2nd St Loves Park, IL 61111

IRS
Department of the Treasury
Kansas City, MO 64999-0030

IRS
Department of the Treasury
Kansas City, MO 64999-0030

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